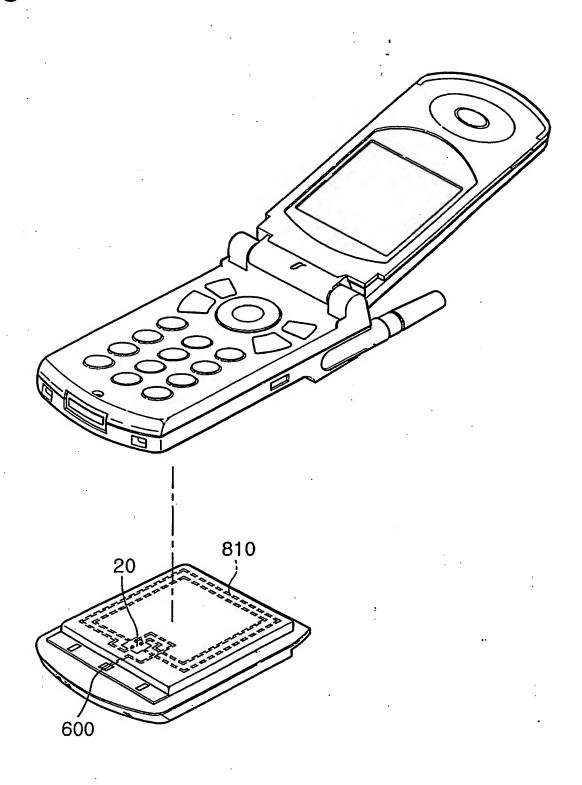
Min-Hwa LEE et al.
"Mobile Communication Terminal Having IC
Card Settlement Function"
Attorney Docket No. 42130-0004



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Fig.1

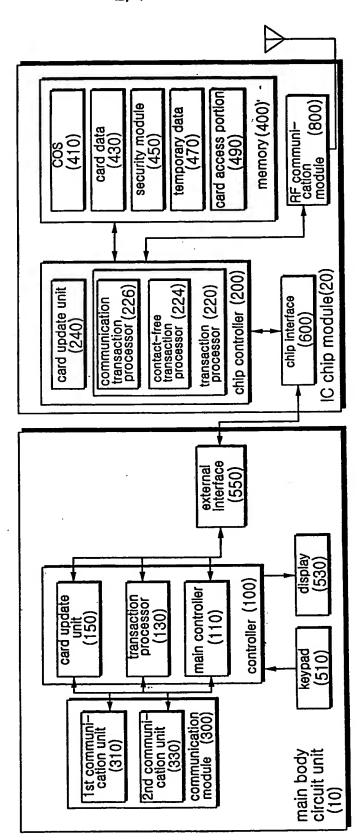




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Fig.2

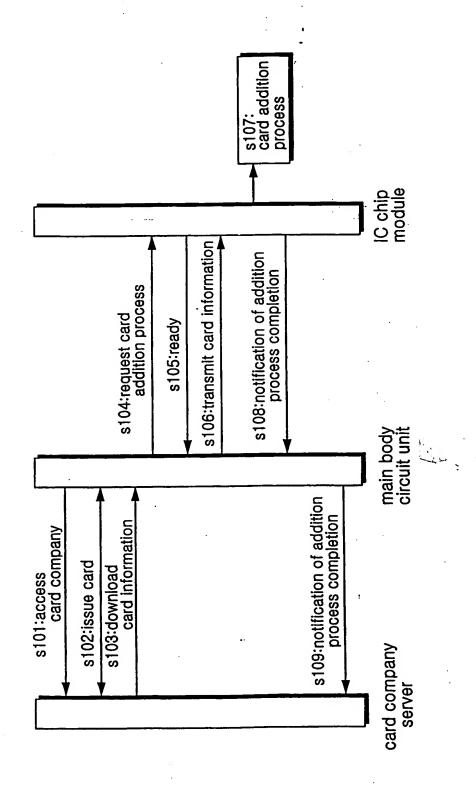




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Fig.3a



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Fig.3b

